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**AAA MORTGAGE & LOANS LIMITED**

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**FINANCIAL ACCOUNTS FOR THE  
YEAR ENDED 31ST DECEMBER 2007**

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**COMPANY NUMBER: 5658246**

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**BECKWORTHS**

Watling Court  
Orbital Plaza  
Watling Street  
Cannock  
Staffordshire  
WS11 0EL

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THURSDAY



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02/04/2009  
COMPANIES HOUSE

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**AAA MORTGAGE & LOANS LIMITED**

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**FINANCIAL ACCOUNTS FOR THE  
YEAR ENDED 31ST DECEMBER 2007**

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<b>DIRECTORS</b>	Laurence Rogers Susan Mottram
<b>COMPANY SECRETARY</b>	Beckworths Ltd
<b>REGISTERED OFFICE</b>	Suite 114A Watling Court Orbital Plaza Watling Street Cannock Staffordshire WS11 0EL
<b>ACCOUNTANTS</b>	Beckworths Ltd Watling Court Orbital Plaza Watling Street Cannock Staffordshire WS11 0EL
<b>COMPANY NUMBER</b>	5658246

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**AAA MORTGAGE & LOANS LIMITED**

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**FINANCIAL ACCOUNTS FOR THE  
YEAR ENDED 31ST DECEMBER 2007**

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**The following page does not form part of the Statutory Accounts**

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**AAA MORTGAGE & LOANS LIMITED**

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**REPORT OF THE DIRECTORS FOR THE  
YEAR ENDED 31ST DECEMBER 2007**

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The directors present their annual report and accounts of the company for the year ended 31st December 2007.

**PRINCIPAL ACTIVITY**

The company commenced trading on 10th October 2007 as mortgage brokers.

**DIRECTORS**

The directors in office in the year and their beneficial interest in the company's issued ordinary share capital were as follows:

	<b>31.12.07</b>	<b>31.12.06</b>
Laurence Rogers	£1	£1

**DIRECTORS' RESPONSIBILITIES**

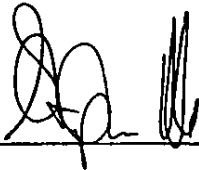
Company law requires the directors to prepare accounts for each financial year which give a true and fair view of the state of affairs of the company as at the end of the financial year and of the profit or loss of the company for that period. In preparing those accounts, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- follow applicable accounting standards, subject to any material departures disclosed and explained in the accounts.

The directors are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the accounts comply with the Companies Act. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In preparing the above report, the directors have taken advantage of special exemptions applicable to small companies.

**Signed on behalf of the  
Board of Directors**



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**Beckworths Ltd  
Company Secretary**

**Approved by the Board: 26th March 2009**

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**AAA MORTGAGE & LOANS LIMITED**

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**ACCOUNTANT'S REPORT TO THE DIRECTORS  
ON THE UNAUDITED ACCOUNTS OF  
AAA MORTGAGE & LOANS LIMITED**

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As described on the balance sheet you are responsible for the preparation of the accounts for the year ended 31st December 2007, set out on pages 3 to 7, and you consider that the company is exempt from an audit and a report under Section 249A(1) of the Companies Act 1985. In accordance with your instructions, we have compiled these unaudited accounts in order to assist you to fulfil your statutory responsibilities, from the accounting records and information and explanations supplied to us.

Beckworths Ltd  
Watling Court  
Orbital Plaza  
Watling Street  
Cannock  
Staffordshire  
WS11 0EL

26th March 2009

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**AAA MORTGAGE & LOANS LIMITED**

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**PROFIT AND LOSS ACCOUNT**  
**YEAR ENDED 31ST DECEMBER 2007**

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	Notes	2007 £	2006 £
<b>TURNOVER</b>			
Continuing operations	1	0	0
<b>ADMINISTRATION EXPENSES</b>		1,615	0
<b>OPERATING LOSS</b>	2	(1,615)	0
<b>TAXATION</b>		0	0
<b>LOSS FOR THE FINANCIAL YEAR AFTER TAXATION</b>		(1,615)	0
<b>DIVIDENDS</b>		0	0
<b>ACCUMULATED LOSSES FOR THE FINANCIAL YEAR</b>		(1,615)	0
<b>RETAINED PROFIT BROUGHT FORWARD</b>		0	0
<b>ACCUMULATED LOSSES CARRIED FORWARD</b>		(£1,615)	£0

The company has no recognised gains or losses other than the profit or loss for the above two financial years.

The notes on pages 5 to 7 form part of these accounts.

**AAA MORTGAGE & LOANS LIMITED**

**BALANCE SHEET AS AT 31ST DECEMBER 2007**

	Notes	2007		2006	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	3		483		0
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		10		1	
		-----		-----	
		10		1	
<b>CREDITORS: amounts falling due within one year</b>	4	2,106		0	
		-----		-----	
<b>NET CURRENT LIABILITIES</b>			(2,096)		1
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			-----		-----
			(£1,613)		£1
			-----		-----
<b>CAPITAL AND RESERVES</b>					
Share capital	5		2		1
Profit and loss account			(1,615)		0
			-----		-----
	6		(£1,613)		£1
			-----		-----

For the year ended 31st December 2007 the company was entitled to exemption under section 249A(1) of the Companies Act 1985. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 249B(2). The directors acknowledge their responsibility for (i) ensuring the company keeps accounting records which comply with section 221 and (ii) preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its financial year, and of its profit or loss for the financial year in accordance with section 226, and which otherwise comply with the requirements of the Companies Act relating to accounts, so far as is applicable to the company.

The directors have taken advantage of special exemptions conferred by Schedule 8 to the Companies Act 1985 applicable to small companies in the preparation of the accounts and have done so on the grounds that, in their opinion, the company is entitled to these exemptions.

Signed on behalf of the  
Board of Directors



**Laurence Rogers**  
Director

**Approved by the Board: 26th March 2009**

The notes on pages 5 to 7 form part of these accounts

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**AAA MORTGAGE & LOANS LIMITED**

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**NOTES TO THE ACCOUNTS FOR THE  
YEAR ENDED 31ST DECEMBER 2007**

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**1. ACCOUNTING POLICIES**

**Basis of accounting**

The accounts have been prepared under the historical cost convention and appropriate accounting standards.

**Cash flow**

The accounts do not include a cash flow statement because the company, as a small reporting entity, is exempt from the requirement to produce such a statement under Financial reporting Standard 1 "Cash flow statements".

**Turnover**

Turnover represents the net value of sales, excluding vat. The turnover and loss before taxation for the year are attributable to the principal activity of the company, which was performed wholly within the UK.

**Deferred taxation**

Provision is made at current rates for taxation deferred in respect of all material timing differences except to the extent that, in the opinion of the director, there is reasonable probability that the liability will not arise in the foreseeable future.

**Depreciation**

Depreciation is provided at the following annual rates in order to write off the value of each asset over its estimated useful life to the company:

Equipment	25% on written down value
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**2. OPERATING PROFIT**

**The operating profit is stated  
after charging:**

	<b>2007</b>	<b>2006</b>
Depreciation of tangible fixed assets	<u>£162</u>	<u>£0</u>



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**AAA MORTGAGE & LOANS LIMITED**

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**NOTES TO THE ACCOUNTS FOR THE  
YEAR ENDED 31ST DECEMBER 2007**

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**3. TANGIBLE FIXED ASSETS**

	<b>Equip</b>	<b>TOTAL</b>
	<b>£</b>	<b>£</b>
<b>Cost or valuation</b>		
At 1st January 2007	0	0
Additions	645	645
At 31st December 2007	<u>645</u>	<u>645</u>
<b>Depreciation</b>		
At 1st January 2007	0	0
Charge for the year	162	162
At 31st December 2007	<u>162</u>	<u>162</u>
<b>Written down values</b>		
At 31st December 2007	<u>£483</u>	<u>£483</u>
At 1st January 2007	<u>£0</u>	<u>£0</u>

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**AAA MORTGAGE & LOANS LIMITED**

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**NOTES TO THE ACCOUNTS FOR THE  
YEAR ENDED 31ST DECEMBER 2007**

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**4. CREDITORS****Amounts falling due within one year**

	<b>2007</b>	<b>2006</b>
	<b>£</b>	<b>£</b>
Directors' current account	1,647	0
Accruals	459	0
	<hr/>	<hr/>
	£2,106	£0
	<hr/>	<hr/>

**5. CALLED UP SHARE CAPITAL**

	<b>2007</b>	<b>2006</b>
	<b>£</b>	<b>£</b>
<b>Authorised</b>		
100 Ordinary shares of £1 each	£100	£100
	<hr/>	<hr/>
<b>Allotted, called up and fully paid</b>		
2 Ordinary shares of £1 each	£2	£1
	<hr/>	<hr/>

**6. RECONCILIATION OF MOVEMENTS  
ON SHAREHOLDERS' FUNDS**

	<b>2007</b>	<b>2006</b>
	<b>£</b>	<b>£</b>
Loss for the financial year after taxation	(1,615)	0
Subscriber shares	0	1
New shares issued	1	0
Opening shareholders' funds at 1st January 2007	1	0
	<hr/>	<hr/>
Closing shareholders' funds at 31st December 2007	(£1,613)	£1
	<hr/>	<hr/>